Developers E&O Appetite Guide

Generally Accepted Classes of Business

- Banks
- Hospitals
- Hotels
- Jails
- Libraries
- Manufacturing & industrial facilities
- Office buildings
- Parking structures
- Restaurants
- School/colleges (not dorms)
- Shopping centers/retail stores
- Solar
- Telecom facilities
- Warehouses
- Water systems (portable and wastewater)

Development risks include:

- Sales
- Leasing
- Property management
- Design
- Interior design
- Construction management
- Actual construction

Services can be performed:

- For others (traditional)
- For own portfolio
- Mix

Projects can include:

- Kept in portfolio (may sell parts/units, may lease, may manage on own behalf)
- Sold, leased to others
- Sold, leased to other and managers

Program benefits

- Rectification and protective gap demand
- Program only open to retail agents

Ineligible Classes

- Amusement parks
- House flippers
- Landfills
- Large bridges, tunnels or dams
- Large scale residential home builders
- Marine engineering (structures not attached to shore)
- Mobile/modular homes not affixed to the group
- Naval architecture
- Timeshare developments

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